

Certificate Number: 20668-NJ-DE-038807498

Bankruptcy Case Number: 20-20235



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on August 25, 2024, at 5:12 o'clock PM EDT, Marlene A Argentina completed a course on personal financial management given by internet by Andrew Finberg, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: August 27, 2024 By: /s/Consuelo v Gerhardt

Name: Consuelo v Gerhardt

Title: Financial Educator